

Long-Term Care Options Counseling: Choices in Assisted Living



Long-Term Care Options Counseling

Tool Kit:

A PROFESSIONAL'S GUIDE



Webcast: Long-Term Care Options Counseling: Choices in Assisted Living

Competency/skill – Understand the main components of key benefit programs designed to meet the needs of people with disabilities.

Objectives:

1. Explain assisted living.
2. Describe different types of assisted living options that are available.
3. List the different services that may be provided in assisted living settings.
4. Explain advantages and disadvantages of the different assisted living options.
5. Ability to refer people to additional resources and tip sheets.

Sample discussion questions:

1. Discuss the different types of assisted living options available in your service area. Role play how you would explain these options to a consumer.
2. Discuss the use of tip sheets and other tools to evaluate options.
3. Oversight of assisted living facilities vary with each type. Discuss which agency has oversight of each facility type and whom you would contact with concerns?
4. Financial considerations often impact people's decisions regarding selecting an assisted living facility and services provided in the community. Role play how you would explain to a consumer the cost of assisted living options vs. the cost of services provided in the home.
5. Several websites contain information on assisted living options. Discuss what websites are helpful.

Long Term Care Options Counseling: Choices in Assisted Living



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LTC Options Counseling

Goals and Objectives



- Discuss what *types of assisted living* options are available;
- Discuss the *advantages & disadvantages* of each option;
- Discuss *financial considerations* and available public funding;
- Offer ideas for helping consumers *evaluate quality* when visiting Assisted Living;
- Provide *resources and tips* for options counselors.

What is Assisted Living?

- **State Regulated** Long-Term Care Option
- **Services** provided (in addition to room and board) to meet individualized needs:
 - Supervision
 - Personal and supportive services
 - Recreation
 - Meals
 - Housekeeping and laundry
 - Transportation
- “Service delivery designed to **maximize** individual choice, dignity, autonomy, independence, and quality of life.”



Adapted from U.S. Senate Special Committee on Aging from the Assisted Living Workgroup Report, April 2003

Types of Assisted Living

“Assisted Living” Options in Wisconsin

- **Adult Family Home**
- **Residential Care Apartment Complex (RCAC)**
- **Community Based Residential Facility (CBRF)**



“What’s available?”

Types of Assisted Living

Adult Family Homes

- A small family setting (up to 4 residents)
- Support, Personal, Nursing & Dementia Services available
- 2 types in Wisconsin
 - 1-2 bed county certified homes
 - 3-4 bed state licensed homes



Types of Assisted Living

Adult Family Homes

- 1-2 bed: Certified under Medicaid Waiver Standards
- Approximately 1700 certified
- Typically the home of the provider
- 3-4 bed: Licensed under HFS 88
- 990 total homes licensed
- Typically staffed by and owned/leased by an agency



Types of Assisted Living

Residential Care Apartment Complexes (RCACs)



- *Apartments* with support services on site
- Up to **28 hours** of supportive, personal, & nursing services
- Limitation for people with *dementia*
- Limitation for people with a *developmental disability*
- Minimum of **5 residents**, no maximum

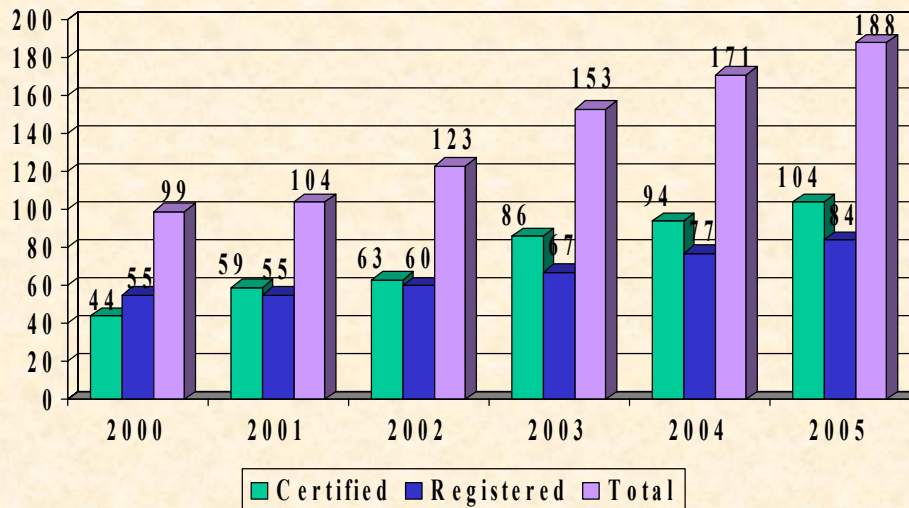
Types of Assisted Living

Residential Care Apartment Complexes (RCACs)



- Certified or Registered by the State under HFS 89
 - Registered Facilities are all *Private Pay* & Largely *Unregulated*
 - Certified Facilities are Eligible for *Public Funding* & *Regulated*
- 192 total facilities: 107 certified, 85 registered (3/06)

RCACs Certified vs. Registered



Community Based Residential Facilities (CBRFs)



- ***Most prevalent*** type of Assisted Living in Wisconsin
- ***Wide range*** of services, physical characteristics, & sizes
- Receive care, treatment, supportive and personal ***services***, no more than 3 hours of nursing care per week.
- May ***serve*** elderly, people with developmental, physical, emotional disabilities, dementia care, AODA clients, correctional clients & pregnant woman needing counseling.

Types of Assisted Living

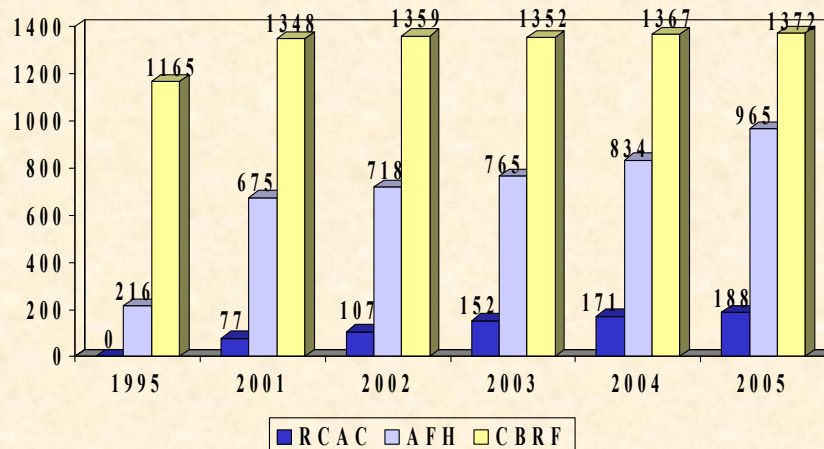
Community Based Residential Facilities (CBRFs)



- Some offer *private rooms or apartments*
- Some offer private or semi-private *bathrooms*
- ***Range in size*** from 5-257 beds
 - 5-8 bed facilities: 48%
 - 9-20 bed: 37%
 - 21-50 bed: 11%
 - 51-100 bed: 3%
 - 101-257 bed: 1%
- All facilities are *licensed by the state* under HFS 83

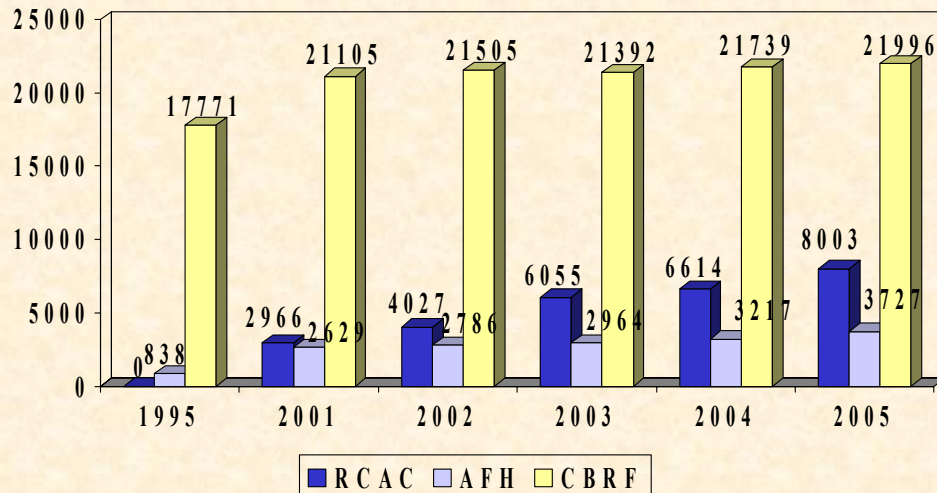
Types of Assisted Living

Assisted Living Trend in Number of Facilities



Types of Assisted Living

Assisted Living Trend in Number of Beds



Advantages & Disadvantages

Assessing Consumer Preference

- Rural setting vs. urban setting
- A house vs. an apartment
- Small vs. large
- Social atmosphere vs. quiet atmosphere
- A private room vs. shared room
- A private bathroom vs. a semi-private or shared
- Men or women only vs. mixed gender
- People their age vs. Mixed age
- One care provider vs. multiple
- Private pay vs. current or future need for public financing
- Target Group (defines options)



Adult Family Homes



- **Advantages:**
 - Homes, not facilities
 - Part of neighborhoods
 - Small, individualized
 - Primarily serve people with developmental disabilities (DD)
 - Join a family
 - Shared living space (i.e. living room, kitchen)
- **Disadvantages:**
 - Primarily serve people with DD (disadvantage for elderly, PD, MH)
 - Setting not always accessible
 - Shared living space (i.e. bathrooms, bedrooms)
 - May not have awake staff at night

Community Based Residential Facilities (CBRFs)



- | | |
|---|---|
| <ul style="list-style-type: none">• Advantages:<ul style="list-style-type: none">– Strict regulations to ensure quality & safety– Can serve people with dementia– Most prevalent option = readily available– Some offer private rooms, full apartments– Some are connected to nursing facilities | <ul style="list-style-type: none">• Disadvantages:<ul style="list-style-type: none">– Can have an institutional feel– Therefore restrictions on their use if publicly funded– May have shared rooms, living space, bathrooms– Cost– Some are connected to institutions– Compatibility |
|---|---|

Residential Care Apartment Complexes (RCACs)



- **Advantages:**

- Full apartments (private space)
- Allow for “Aging in Place”
- Primarily serve Elderly
- Largest growing provider type
- Some are connected to institutions

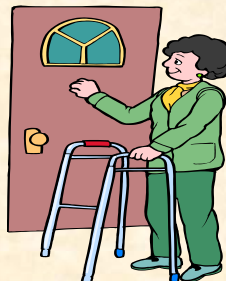
- **Disadvantages:**

- Not available for people with DD
- Restrictions for people with dementia
- “Buyer Beware”
- May not be available in your community...yet
- Cost
- Some are connected to institutions

Making Choices About Assisted Living

Visiting Assisted Living

- Help Consumers Evaluate *Costs*
- Help Consumers Evaluate *Quality*



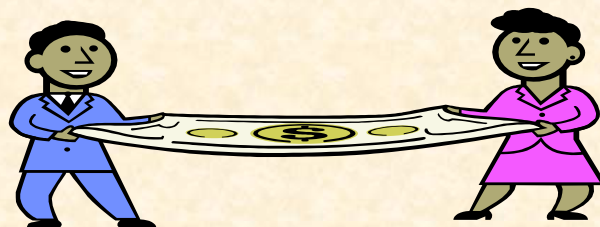
Financing Assisted Living: Paying Privately

- ***Plan*** ahead by asking:
 - How far will your personal resources stretch?
 - What will happen if you run out of money while living in the facility?



How Far Will Your Personal Resources Stretch?

- ***Monthly cost*** of the facility
- Annual ***increases***
- Personal ***resources***



Financial Considerations: Paying Privately

What Will Happen If you Run Out of Money?

- *Is public funding available?*
- *Is the facility **eligible** for public funding?*



Financial Considerations: Is Public Funding Available?

Financing Assisted Living Public Resources



- **Community Options Program (COP)**
- **Medicaid Home and Community Based Waivers**
- **Family Care** (where available)
- **Medicaid Card**, when service is provided by an MA-certified provider (e.g., home health, personal care agency, nursing home).
- **County funds/Community Aids**

Financial Considerations: Is the Facility Eligible?

Financing Assisted Living: CBRFs

- ***Is the Facility Eligible?***

- Elderly/Physical Disabilities (PD): Facilities ***larger than 20 beds*** do not qualify for Waiver Funding (COP-W/CIP-II) without an approved variance from DHFS
- Elderly/PD: Must meet ***5 placement criteria***
 - Pre-admission assessment
 - Infeasibility of in-home care
 - Cost-effectiveness
 - Preference
 - Quality



Financial Considerations: Is the Facility Eligible?

Financing Assisted Living: CBRFs

- ***Is the Facility Eligible?***

- Elderly/PD: Cannot exceed “***Maximum Amount*** of Allocated Funding” in CBRFs
- Developmental Disabilities: Facilities ***larger than 8 beds*** are not eligible for Waiver Funding (CIP 1).
- Facilities larger than 20 beds do not qualify for ***SSI-E or MAPC***



Financial Considerations: Is the Facility Eligible?

Financing Assisted Living: RCACs

- ***Is the Facility Eligible?***
 - Only ***Certified*** facilities are eligible for public funding (CIP-II, COP-W)
 - RCACs are not eligible for ***CIP 1 Waiver*** funding for people with developmental disabilities
 - ***No COP*** can be used (room and board)
 - ***Maximum Amount*** of Waiver Reimbursement
 - Based on nursing home costs
 - May limit funding availability



Helping Consumers Evaluate Quality

Helping Consumers Choose Quality Assisted Living

- Facility Characteristics
- Resident & Staff Relationships
- Service Delivery
- Administration & Staffing



Choosing the Right Facility; *High Quality Indicators*

Facility Characteristics



"You never get a second chance to make a first impression."

- Safe
- Accessible
- Clean
- Home-like

Choosing the Right Facility; *High Quality Indicators*

Resident & Staff Relationships

- Promotion of Resident Choice, Autonomy, Privacy, & Preference
- Relationship with Residents
- Community Presence



Choosing the Right Facility; High Quality Indicators

Service Delivery

- Support, Supervision, Personal & Nursing Care Services
- Service Plans
- Food
- Activity Programming



Choosing the Right Facility; High Quality Indicators

Administration & Staffing

- Experience, Performance, Philosophy & Reputation
- Administrative Capacity
- Organizational Responsiveness
- Financial Management
- Admission & Placement Process Integrity
- Level of Staffing
- Training
- Staff Performance & Competency



Helping Consumers Evaluate Quality

Quality Assessment Tools

- Provider Profiles
- Model Quality Performance Standards & Measures
- Criteria for Dementia Care Programs
- Assisted Living Checklist
- Alzheimer's Disease & Related Disorders Consumer Checklist (Alzheimer's Association)



Helping Consumers Evaluate Quality

Quality Assurance Roles

- Bureau of Quality Assurance (BQA)
- Board on Aging and Long-Term Care: Ombudsman Program
- Counties
- Providers
- Families



Resources Handout

- Regulations
- Directories
- Facility Quality Survey Results: Provider Profiles
- Quality Assessment Tools
- Sources of Funding for Resident Care
- Local Agencies & Resources
- Quality Assurance/Client Rights
- Trade Associations



This document was developed under grant CFDA 93.779 from the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services. However, these contents do not necessarily represent the policy of the U.S. Department of Health and Human Services, and you should not assume endorsement by the Federal government.

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PDE-45 (9/06)